UNITED STATES DISTR WESTERN DISTRICT OF		
MARK K. MACRIS,	Plaintiff,	
v.		Civil Action No. 17-CV-361
EXPERIAN INFORMATION SOLUTIONS, INC And SPECIALIZED LOAN SERVICING LLC,		
	Defendants.	

AFFIDAVIT OF MARK K. MACRIS

Mark K. Macris being duly sworn, deposes and says:

- 1. That I am the Plaintiff in this action.
- 2. This affidavit is made in opposition to SLS's Motion for Summary Judgment.
- 3. This affidavit incorporates and references the contents of my prior affidavit submitted in support of my motion for summary judgment. See Dkt #41-1.
- 4. Although I was contacted many, many times, both verbally and in writing by SLS, they never provided me with a written notice indicating that I had the right to request verification of the alleged debt they were attempting to collect.
- 5. However, despite never receiving this written notice from them, I disputed, in writing, on April 28, 2016, owing the debt and requested that SLS remove the derogatory trade line that they were reporting on my credit. I attached the order of reference to this letter showing I was removed from the foreclosure action. See Exhibit H to my affidavit sworn to October 31, 2018; #Dkt 41-1
- 6. In response to this dispute letter, I received a May 23, 2016 letter from SLS stating that it is unable to accept the court documents I attached to my dispute letter and that they forwarded account information to credit reporting agencies accurately. See Exhibit J to my affidavit sworn to October 31, 2018; #Dkt 41-1.

Sworn to before me this 5th day of December, 2018.

Seth J. Ardrews

Notary Public, State of New York Qualified in Erie County My Commission Expires September 8, 2019